



THE UNITED STATES DEPARTMENT of JUSTICE

United States Attorney's Office
District of Oregon

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Contact: Public Affairs Officer

Phone: (503) 727-1000

USAOR.PublicAffairs@usdoj.gov

The United States Files Civil Forfeiture Complaint Seeking to Forfeit \$4 Million in Properties Purchased with Funds Related to Fraud Scheme

PORTLAND, Ore.— The United States Attorney's Office for the District of Oregon filed a civil forfeiture complaint today against two properties located in Provo, Utah, purchased as part of an alleged multi-layered scheme to defraud the United States and a nonprofit organization.

According to the complaint, from July 2020 through May 2025, Benjamin Young, 39, of Provo, Utah, used his position as Financial Manager for a non-profit organization to gain access to its financial accounts and embezzle funds, including federally backed Paycheck Protection Program (PPP) loans intended to support payroll and essential operations during the COVID-19 pandemic. He then used the funds as part of his purchase of a \$3.5 million commercial office suite in Provo in the name of Square the Books, a separate company he controlled, and leased the property back to the non-profit organization.

To conceal the origin of the funds, Young allegedly fabricated a \$2.5 million short-term loan and used the fictitious debt to secure a U.S. Small Business Administration (SBA) loan under false pretenses. While Young certified that the proceeds from the SBA loan would repay the short-term loan, the funds used by Young to buy the commercial property actually came from the diverted PPP loan proceeds and other funds Young diverted from his employer. Young is alleged to have laundered the SBA loan proceeds and transferred the funds to his personal bank accounts, using a portion to purchase a second property – a \$570,000 condominium in Provo.

Based on the complaint, the United States will seek to forfeit the two properties.

The case is being investigated by the Internal Revenue Service – Criminal Investigation and the U.S. Small Business Administration – Office of Inspector General. The civil forfeiture action is being handled by Christopher Cardani, Assistant U.S. Attorney for the District of Oregon.

The accusations in the complaint, and the description of the complaint, constitute only allegations that certain property is subject to forfeiture. The United States must prove, by a preponderance of the evidence, that the property is subject to forfeiture.

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